Case 09-45297 Doc 1 Filed 11/30/09 Entered 11/30/09 15:15:51 Desc Main

Case No.

Document Page 1 of 42 United States Bankruptcy Court Northern District of Illinois

| <u>Se</u> | eay, Tommy L III & Seay, Glenna S | Chapter 7 | |
|-----------|---|---|-------------------|
| | DISCLOSURE OF | | |
| 1 | | F COMPENSATION OF ATTORNEY FOR DEBTOR 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation | : 1 to ma within |
| 1. | | y, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s | |
| | For legal services, I have agreed to accept | \$ | 1,500.00 |
| | Prior to the filing of this statement I have received | \$ | 701.00 |
| | | \$ | 799.00 |
| 2. | The source of the compensation paid to me was: | Debtor Other (specify): | |
| 3. | The source of compensation to be paid to me is: | Debtor Other (specify): | |
| 4. | I have not agreed to share the above-disclosed co | mpensation with any other person unless they are members and associates of my law firm. | |
| | I have agreed to share the above-disclosed competogether with a list of the names of the people share | ensation with a person or persons who are not members or associates of my law firm. A copy aring in the compensation, is attached. | of the agreement, |
| 5. | In return for the above-disclosed fee, I have agreed to | render legal service for all aspects of the bankruptcy case, including: | |
| | b. Preparation and filing of any petition, schedules, | endering advice to the debtor in determining whether to file a petition in bankruptcy; statement of affairs and plan which may be required; editors and confirmation hearing, and any adjourned hearings thereof; dings and other contested bankruptcy matters; | |
| 6. | By agreement with the debtor(s), the above disclosed for Any additional attorney services are billed | fee does not include the following services: ed at the rate of \$165.00/hour per fee agreement. CERTIFICATION | |
| I | i certify that the foregoing is a complete statement of any | CERTIFICATION agreement or arrangement for payment to me for representation of the debtor(s) in this bankru | uptcy |
| | proceeding. | | |
| | November 30, 2009 | /s/ David J Boersma | |

David J Boersma 06180071 Law Office of David J. Boersma 1776-A S. Naperville Road Suite 200 Wheaton, IL 60189-5843 (630) 653-5000 Fax: (630) 653-5083

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Date

IN RE:

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Page 2

Social Security number (If the bankruptcy

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Date

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1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

Printed Name and title, if any, of Bankruptcy Petition Preparer

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by $\S 342(b)$ of the Bankruptcy Code.

| Address: | the Social Security principal, responsi | s not an individual, state number of the officer, ble person, or partner of |
|--|---|---|
| X | the bankruptcy per (Required by 11 U | |
| Signature of Bankruptcy Petition Preparer of officer partner whose Social Security number is provided at | | |
| | Certificate of the Debtor | |
| I (We), the debtor(s), affirm that I (we) have received | ed and read this notice. | |
| Seay, Tommy L III & Seay, Glenna S | X /s/ Tommy L Seay III | 11/30/2009 |
| Printed Name(s) of Debtor(s) | Signature of Debtor | Date |

X /s/ G. Shamone Seay

Signature of Joint Debtor (if any)

Case No. (if known)

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| B1 (Official Form 1) (1/08) | | Document_ | Page | 4 of 42 | 2 | | |
|--|--|---|--|---|---|---|--|
| United | States B | ankruptcy | | | | | |
| Nort | hern Dis | strict of Illin | ois | | | V | oluntary Petition |
| Name of Debtor (if individual, enter Last, First, Seay, Tommy L III | Middle): | | | Joint Debt Glenna S | or (Spouse) (Last, l | First, Middle) |): |
| All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names): Tommy L Seay | years | | (include G. Sha | | | | t 8 years |
| Last four digits of Soc. Sec. or Individual-Taxpa EIN (if more than one, state all): 3439 | yer I.D. (ITIN | N) No./Complete | | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No/Complete EIN (if more than one, state all): 5563 | | | |
| Street Address of Debtor (No. & Street, City, State & Zip Code): 901 Wildflower Dr Shorewood II | | | 901 Wi | ldflower | | Street, City, | State & Zip Code): |
| Shorewood, IL | ZIPCO | DE 60404-954 9 | | wood, IL | | | ZIPCODE 60404-9549 |
| County of Residence or of the Principal Place of Business: Will | | | County o | County of Residence or of the Principal Place of Business: Will | | | |
| Mailing Address of Debtor (if different from street address) | | | Mailing A | Mailing Address of Joint Debtor (if different from street address): | | | |
| | ZIPCO | | | | | | ZIPCODE |
| Location of Principal Assets of Business Debtor | (if different | from street address | above): | | | | |
| Town of Dobber | | N-44 | ? D | | Chantan | - f D l 4 | ZIPCODE |
| Type of Debtor (Form of Organization) | | | Business one box.) | | _ | _ | cy Code Under Which ed (Check one box.) |
| (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entitie check this box and state type of entity below.) | Si U C Ss, C C C C C C C C C C C C C C C C C C C | ealth Care Busines ingle Asset Real Es .S.C. § 101(51B) ailroad tockbroker ommodity Broker learing Bank | | l in 11 | Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 | R M C R N | hapter 15 Petition for ecognition of a Foreign Iain Proceeding hapter 15 Petition for ecognition of a Foreign onmain Proceeding of Debts |
| | | Tax-Exen (Check box, i ebtor is a tax-exem itle 26 of the Unite | f applicable.) pt organizatio | | Debts are prindebts, defined \$ 101(8) as "individual prindebts, defined personal, fami | marily consure in 11 U.S.C. neurred by armarily for a | business debts. |
| | | ternal Revenue Co | | | hold purpose. | ,,* | |
| Filing Fee (Check on | e box) | | Check or | ne hox: | Chapter | 11 Debtors | |
| ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicate attach signed application for the court's considers unable to pay fee except in installments. Ru 3A. | deration certi | fying that the debto | Debto Debto Check if: | r is a small r is not a sr : r's aggrega | nall business debto | r as defined i | 1 U.S.C. § 101(51D). n 11 U.S.C. § 101(51D). |
| Filing Fee waiver requested (Applicable to chattach signed application for the court's considerable to the court of the court's considerable to the court of the co | | | A plar | tances of th | led with this petition | ed prepetition | n from one or more classes of |
| Statistical/Administrative Information Debtor estimates that funds will be available Debtor estimates that, after any exempt prop distribution to unsecured creditors. | | | | oaid, there v | will be no funds av | ailable for | THIS SPACE IS FOR COURT USE ONLY |
| Estimated Number of Creditors | 1,000- | 5,001- | 10,001- | 25,001- | 50,001- | Over | 0 |
| Estimated Assets \$\text{Sto to} \ \\$50,001 to \ \\$50,000 \ \\$100,000 \ \\$50,000 \ \\$1 million | 5,000 \$1,000,001 t \$10 million | □ o \$10,000,001 | 25,000 \$50,000,001 to \$100 million | | 100,000 | | han |
| Estimated Liabilities State of to \$50,001 to \$100,000 \$1 million Estimated Liabilities \$0 to \$50,001 to \$100,001 to \$500,001 to \$500,001 to \$100,000 \$100,000 \$1 million | | | □ \$50,000,001 to | □ p \$100,00 | | ,001 More tl | han |

| Where Filed: | | | | | | | |
|--|--|--|--|--|--|--|--|
| Pending Bankruptcy Case Filed by any Spouse, Partner | or Affiliate of this Debtor | (If more than one, attach additional sheet) | | | | | |
| Name of Debtor: None | Case Number: | Date Filed: | | | | | |
| District: | Relationship: | Judge: | | | | | |
| Exhibit A To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition. Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer of that I have informed the petitioner named in the foregone that I have informed the petitioner that [he or she] chapter 7, 11, 12, or 13 of title 11, United Star explained the relief available under each such chapter I delivered to the debtor the notice required Bankruptcy Code. | | npleted if debtor is an individual is are primarily consumer debts.) Itioner named in the foregoing petition, declar petitioner that [he or she] may proceed under 3 of title 11, United States Code, and have able under each such chapter. I further certification the notice required by § 342(b) of the | | | | | |
| | X /s/ David J Boersn Signature of Attorney for Do | | | | | | |
| Yes, and Exhibit C is attached and made a part of this petition. No To be completed by every individual debtor. If a joint petition is file Exhibit D completed and signed by the debtor is attached and this is a joint petition: Exhibit D also completed and signed by the joint debtor is at | I made a part of this petition. | | | | | | |
| Information Rega (Check an ✓ Debtor has been domiciled or has had a residence, principal pl | rding the Debtor - Venue ny applicable box.) ace of business, or principal asso | ets in this District for 180 days immediately | | | | | |
| | preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. | | | | | | |
| Debtor is a debtor in a foreign proceeding and has its princip or has no principal place of business or assets in the United Sta | Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. | | | | | | |
| Certification by a Debtor Who Re (Check all Landlord has a judgment against the debtor for possession of | applicable boxes.) | | | | | | |
| (Name of landlord or | lessor that obtained judgment) | | | | | | |
| (Address o | f landlord or lessor) | | | | | | |

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 09-45297 B1 (Official Form 1) (1/08)

filing of the petition.

(This page must be completed and filed in every case)

Voluntary Petition

Location

Location

Where Filed: None

Doc 1

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Seay, Tommy L III & Seay, Glenna S

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Name of Debtor(s):

Case Number:

Case Number:

Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

Desc Main

Date Filed:

Date Filed:

Page 2

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Seay, Tommy L III & Seay, Glenna S

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Tommy L Seay III

Signature of Debtor

Tommy L Seay III

/s/ G. Shamone Seav

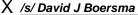
Signature of Joint Debtor

G. Shamone Seav

Telephone Number (If not represented by attorney)

November 30, 2009

Signature of Attorney*



Signature of Attorney for Debtor(s)

David J Boersma 06180071 Law Office of David J. Boersma 1776-A S. Naperville Road Suite 200 Wheaton, IL 60189-5843 (630) 653-5000 Fax: (630) 653-5083

November 30, 2009

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

| Signature | of Authorize | d Individual | | |
|------------|--------------|---------------|-----|--|
| Printed Na | me of Autho | rized Individ | ual | |
| Title of A | thorized Ind | ividual | | |

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

| Signature of Forei | gn Representative | |
|--------------------|------------------------|--|
| Printed Name of I | Foreign Representative | |

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

| Address | | |
|---------|--|--|
| | | |
| | | |
| | | |

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

 $\begin{array}{c} \text{Case 09-45297} \\ \text{B1D (Official Form 1, Exhibit D) (12/08)} \end{array}$ Doc 1

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| IN RE: | | Case No. |
|-------------------|-----------|-----------|
| Seay, Tommy L III | | Chapter 7 |
| | Debtor(s) | 1 |

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

| Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities. |
|---|
| Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed. |
| 1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. |
| 2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. |
| □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] |
| |
| If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. |
| 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] |
| ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); |
| ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone. |
| 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. |

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Tommy L Seay III

Date: November 30, 2009

Case 09-45297 B1D (Official Form 1, Exhibit D) (12/08)

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the agency no later than 15 days after your bankruptcy case is filed.

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Northern District of Illinois

| IN RE: | Case No |
|----------------|-----------|
| Seay, Glenna S | Chapter 7 |
| Debtor(s) | |

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

| 1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. |
|--|
| 2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by |
| the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in |
| performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file |
| a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through |

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

| 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] |
|---|
| ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); |
| Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); |
| Active military duty in a military combat zone. |
| 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. |

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ G. Shamone Seay

Date: November 30, 2009

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Northern District of Illinois

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| IN RE: | Case No |
|------------------------------------|-----------|
| Seay, Tommy L III & Seay, Glenna S | Chapter 7 |
| Debtor(s) | <u> </u> |

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NUMBER OF SHEETS | ASSETS | LIABILITIES | OTHER |
|--|----------------------|---------------------|---------------|---------------|-------------|
| A - Real Property | Yes | 1 | \$ 255,000.00 | | |
| B - Personal Property | Yes | 3 | \$ 33,601.33 | | |
| C - Property Claimed as Exempt | Yes | 2 | | | |
| D - Creditors Holding Secured Claims | Yes | 3 | | \$ 412,203.76 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 2 | | \$ 6,878.92 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 9 | | \$ 262,950.22 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 2 | | | \$ 6,421.67 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 1 | | | \$ 6,836.96 |
| | TOTAL | 25 | \$ 288,601.33 | \$ 682,032.90 | |

Form 6 - Statistical Summary (1207)

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| nited | States | Bankr | úptcy | Cour |
|-------|---------------|----------|---------|------|
| Nort | hern D | listrict | of Illi | nois |

| IN RE: | Case No. |
|------------------------------------|-----------|
| Seay, Tommy L III & Seay, Glenna S | Chapter 7 |
| Debtor(s) | • |

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|----------------|
| Domestic Support Obligations (from Schedule E) | \$ 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | \$ 6,878.92 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$ 0.00 |
| Student Loan Obligations (from Schedule F) | \$ 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | \$ 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | \$ 0.00 |
| TOTAL | \$ 6,878.92 |

State the following:

| Average Income (from Schedule I, Line 16) | \$ 6,421.67 |
|---|-----------------|
| Average Expenses (from Schedule J, Line 18) | \$ 6,836.96 |
| Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C | |
| Line 20) | \$ 10,196.14 |

State the following:

| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | \$ 138,291.42 |
|--|----------------|------------------|
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column. | \$ 6,878.92 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | \$ 0.00 |
| 4. Total from Schedule F | | \$ 262,950.22 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | \$ 401,241.64 |

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IN RE Seay, Tommy L III & Seay, Glenna S

Debtor(s) Case No.

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|--|--|---------------------------------------|--|----------------------------|
| 901 Wildflower Drive, Shorewood, IL 60404. | JTWROS | J | 255,000.00 | 393,291.42 |
| 901 Wildflower Drive, Shorewood, IL 60404. Single family residence. | | | , | |
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TOTAL

255,000.00

(Report also on Summary of Schedules)

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Desc Main

IN RE Seay, Tommy L III & Seay, Glenna S

Case No.

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| | TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|----|--|------------------|--|---------------------------------------|--|
| | Cash on hand. Checking, savings or other financial accounts, certificates of deposit or | X | Chase Basic checking account P.O. Box 260180, Baton Rouge, LA 70826-0180. | J | 706.00 |
| | shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Account ending in 67666. ING online savings account. P.O. Box 60, St. Cloud, MN 56302 Account ending in 3621 | w | 48.33 |
| | | | NuMark Credit Union savings account 1654 Terry Drive, Joliet, IL 60434 Account ending in 0009 | J | 402.22 |
| | Security deposits with public utilities, telephone companies, landlords, and others. | X | | | 0.405.00 |
| 4. | Household goods and furnishings, include audio, video, and computer equipment. | | Household goods as follows: Family room-Couch, ottoman, chair, 37 " LCD TV; Kitchen-Table with 4 chairs, refrigerator, stove, dishwasher, miscellaneous pots and disches; Living room-Sectional couch, bookcase, lamp; Computer Room/Den-Desk with chair, computer hutch, computer with three printers, lamp; Basement-Storage items, seasonal decorations; Garage-Grill, riding lawnmower (inoperable), snowblower, lawnmower; Three Bedrooms-Three beds, 4 lamps, two dressers, three nightstands, 3 TVs, ottoman. | J | 2,485.00 |
| 5. | Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | | One picture; Two mirrors; Miscellaneous vases; Miscellaneous comic books. | J | 170.00 |
| 6. | Wearing apparel. | | Normal and customary wearing apparel. | J | 300.00 |
| 7. | Furs and jewelry. | | Men's and Women's wedding rings; Men's diamond bracelet; Miscellaneous costume jewelry. | J | 1,000.00 |
| 8. | Firearms and sports, photographic, and other hobby equipment. | | Camera (inoperable) | J | 25.00 |
| 9. | Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of | | Life insurance provided through husband's employer, Filtration Group. Face value is 1x salary. Beneficiary is spouse. No cash surrender value. | Н | 0.00 |
| | each. | | Life insurance provided through wife's employer, Aetna Insurance. Face value is \$267,000. Beneficiary is spouse. No cash surrender value. Sopuse coverage policy for \$60,000. | W | 0.00 |
| | | | Term life policy through AAA Insurance on wife. Face value of policy is \$250,000. Beneficiary is spouse. No cash surrender value. | w | 0.00 |

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IN RE Seay, Tommy L III & Seay, Glenna S

_ Case No. _

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

| | TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|-----|--|------------------|---|---------------------------------------|--|
| | Annuities. Itemize and name each issue. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | x x | Term life policy through Countrywide Insurance on husband. Face value is \$400,000. Beneficiary is spouse. No cash surrender value. | Н | 0.00 |
| 12. | Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | | 401(k) plan provided through employer, Aetna Life Insurance located at P.O. Box 5166, Boston, MA 02206. 401(k) provided through husband's employer, Filtration Group. | W H | 2,340.37 5,899.41 |
| | | | Plan administered by Merrill Lynch. Account ending in 1429-0. | | |
| 13. | Stock and interests in incorporated and unincorporated businesses. Itemize. | х | | | |
| 14. | Interests in partnerships or joint ventures. Itemize. | Х | | | |
| 15. | Government and corporate bonds and other negotiable and non-negotiable instruments. | X | | | |
| 16. | Accounts receivable. | X | | | |
| 17. | Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. | Other liquidated debts owed to debtor including tax refunds. Give particulars. | X | | | |
| 19. | Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. | Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. | Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | x | | | |
| 22. | Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. | Licenses, franchises, and other general intangibles. Give particulars. | X | | | |

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IN RE Seay, Tommy L III & Seay, Glenna S

Debtor(s) Case No. _

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------------------|--|---------------------------------------|--|
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. 25. Automobiles, trucks, trailers, and | X | 1996 Chevrolet S-10 pick up truck that is inoperable (broken | J | 800.00 |
| other vehicles and accessories. | | clutch). | | |
| | | 1998 Ford Mustang with 126,000 miles in fair condition. | J | 2,085.00 |
| | | 2003 BMW X5 3.0i Sport Utility Vehicle 4D with 81,000 miles. | J | 17,340.00 |
| 26. Boats, motors, and accessories. | X | | | |
| 27. Aircraft and accessories. | X | | | |
| 28. Office equipment, furnishings, and supplies. | X | | | |
| 29. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. Inventory. | X | | | |
| 31. Animals.32. Crops - growing or harvested. Give | X | | | |
| particulars. | X | | | |
| 33. Farming equipment and implements.34. Farm supplies, chemicals, and feed. | X | | | |
| 35. Other personal property of any kind | X | | | |
| not already listed. Itemize. | | | | |
| | - | T | OTAL | 33,601.33 |

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IN RE Seay, Tommy L III & Seay, Glenna S

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Case No. _____

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS |
|--|--------------------------------------|-------------------------------|--|
| SCHEDULE A - REAL PROPERTY | | | |
| 901 Wildflower Drive, Shorewood, IL 60404. Single family residence. | 735 ILCS 5 §12-901 | 30,000.00 | 255,000.00 |
| SCHEDULE B - PERSONAL PROPERTY | | | |
| Chase Basic checking account P.O. Box 260180, Baton Rouge, LA 70826-0180. Account ending in 67666. | 735 ILCS 5 §12-1001(b) | 706.00 | 706.00 |
| ING online savings account. P.O. Box 60, St. Cloud, MN 56302 Account ending in 3621 | 735 ILCS 5 §12-1001(b) | 48.33 | 48.33 |
| NuMark Credit Union savings account 1654 Terry Drive, Joliet, IL 60434 Account ending in 0009 | 735 ILCS 5 §12-1001(b) | 402.22 | 402.22 |
| Household goods as follows: Family room-Couch, ottoman, chair, 37 " LCD TV; Kitchen-Table with 4 chairs, refrigerator, stove, dishwasher, miscellaneous pots and disches; Living room-Sectional couch, bookcase, lamp; Computer Room/Den-Desk with chair, computer hutch, computer with three printers, lamp; Basement-Storage items, seasonal decorations; Garage-Grill, riding lawnmower (inoperable), snowblower, lawnmower; Three Bedrooms-Three beds, 4 lamps, two dressers, three nightstands, 3 TVs, ottoman. | | 2,485.00 | 2,485.00 |
| One picture; Two mirrors; Miscellaneous vases; Miscellaneous comic books. | 735 ILCS 5 §12-1001(b) | 170.00 | 170.00 |
| Normal and customary wearing apparel. | 735 ILCS 5 §12-1001(a) | 300.00 | 300.00 |
| Men's and Women's wedding rings; Men's diamond bracelet; Miscellaneous costume jewelry. | 735 ILCS 5 §12-1001(b) | 1,000.00 | 1,000.00 |
| Camera (inoperable) | 735 ILCS 5 §12-1001(b) | 25.00 | 25.00 |
| Life insurance provided through husband's employer, Filtration Group. Face value is 1x salary. Beneficiary is spouse. No cash surrender value. | 735 ILCS 5 §12-1001(f) | 100% | 0.00 |
| Life insurance provided through wife's employer, Aetna Insurance. Face value is \$267,000. Beneficiary is spouse. No cash surrender value. Sopuse coverage policy for \$60,000. | 735 ILCS 5 §12-1001(f) | 100% | 0.00 |
| Term life policy through AAA Insurance on wife. Face value of policy is \$250,000. Beneficiary is spouse. No cash surrender value. | 735 ILCS 5 §12-1001(f) | 100% | 0.00 |
| Term life policy through Countrywide | 735 ILCS 5 §12-1001(f) | 100% | 0.00 |

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(If known)

IN RE Seay, Tommy L III & Seay, Glenna S

Debtor(s)

Case No. _____

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT (Continuation Sheet)

| | (Continuation Sheet) | | |
|---|--------------------------------------|-------------------------------|--|
| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS |
| Insurance on husband. Face value is \$400,000. Beneficiary is spouse. No cash surrender value. | | | |
| 401(k) plan provided through employer, Aetna Life Insurance located at P.O. Box 5166, Boston, MA 02206. | 735 ILCS 5 §12-1006(a) | 100% | 2,340.37 |
| 401(k) provided through husband's employer, Filtration Group. Plan administered by Merrill Lynch. Account ending in 1429-0. | 735 ILCS 5 §12-1006(a) | 100% | 5,899.41 |
| 1996 Chevrolet S-10 pick up truck that is inoperable (broken clutch). | 735 ILCS 5 §12-1001(b) | 800.00 | 800.00 |
| 1998 Ford Mustang with 126,000 miles in fair condition. | 735 ILCS 5 §12-1001(c) | 2,085.00 | 2,085.00 |
| 2003 BMW X5 3.0i Sport Utility Vehicle 4D with 81,000 miles. | 735 ILCS 5 §12-1001(c) | 2,715.00 | 17,340.00 |
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(If known)

IN RE Seay, Tommy L III & Seay, Glenna S

Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|----------|---------------------------------------|---|------------|---------------|----------|---|------------------------------|
| ACCOUNT NO. 8084 | | w | Collection judgment with Memorandum | | | Х | 7,295.50 | 7,295.50 |
| Beneficial Illinois 8752 W 159th St Ste 2 Orland Park, IL 60462-5365 | | | of Judgment recorded on 12/11/08. Loan obtained on 3/2/07 previously secured by 661 4th Avenue, Joliet, IL 60433. | | | | | |
| | | | VALUE \$ 255,000.00 | | | | | |
| ACCOUNT NO. Friedman & Wexler, LLC For Beneficial Illinois 500 W Madison St Ste 2910 Chicago, IL 60661-4571 | | | Assignee or other notification for: Beneficial Illinois | | | | | |
| January 12 20001 4071 | | | VALUE \$ | | | | | |
| ACCOUNT NO. Household Finance For Beneficial PO Box 3425 Buffalo, NY 14240-3425 | | | Assignee or other notification for: Beneficial Illinois | | | | | |
| , | | | VALUE \$ | L | | | | |
| ACCOUNT NO. 8081 Personal Finance Company LLC PO Box 902 Joliet, IL 60434-0902 | | H | Personal loan secured by 1998 Ford Mustang and 1996 Chevrolet S-10 pick up. | | | | 2,047.52 | |
| | | | VALUE \$ 2,885.00 | | | | | |
| 2 continuation sheets attached | | | (Total of th | | otota page | | \$ 9,343.02 | \$ 7,295.50 |
| | | | (Use only on la | | Tota | | \$ (Report also on | \$ (If applicable, report |

(Report also or Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related

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(If known)

Case No. _

IN RE Seay, Tommy L III & Seay, Glenna S

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIOUIDATED | A CONTROLL | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|---|----------|---------------------------------------|--|------------|--------------|------------|---|------------------------------|
| ACCOUNT NO. | | | Assignee or other notification for: | l | | | | |
| Personal Finance Company LLC 3612 Lincoln Hwy Olympia Fields, IL 60461-1627 | | | Personal Finance Company LLC | | | | | |
| | | | VALUE \$ | | | | | |
| ACCOUNT NO. | | | Assignee or other notification for: | | | | | |
| Personal Finance Company LLC 1020 W Jefferson St Joliet, IL 60435-6897 | | | Personal Finance Company LLC | | | | | |
| | | | VALUE \$ | | | | | |
| ACCOUNT NO. 1000 | | W | | | | | 16,864.82 | |
| Santander Consumer PO Box 660633 Dallas, TX 75266-0633 | | | purchase 2003 BMW X5 SUV. | | | | | |
| | | | VALUE \$ 17,340.00 | | | | | |
| ACCOUNT NO. 3526 | | J | Unpaid homeowners association dues. | | | | 995.92 | 995.92 |
| The Fields Of Shorewood HOA C/O Property Specialists, Inc. 5999 New Wilke Rd Ste 108 Rolling Meadows, IL 60008-4501 | | | | | | | | |
| J | | | VALUE \$ 255,000.00 | | | | | |
| ACCOUNT NO. | | | Assignee or other notification for: | | | | | |
| Kovitz Shifrin Nesbit For Fields Of Shorewood Homeowners Assoc 750 W Lake Cook Rd Ste 350 Buffalo Grove, IL 60089-2088 | | | The Fields Of Shorewood HOA | | | | | |
| | | | VALUE \$ | L | | | | |
| ACCOUNT NO. 0891 | | J | Home mortgage obtained in March 2007. | | | | 385,000.00 | 130,000.00 |
| Wells Fargo Home Mortgage PO Box 5296 Carol Stream, IL 60197-5296 | | | Loan is secured by residential home located at 901 Wildflower Drive, Shorewood, IL 60404-9549 | | | | | |
| | | | VALUE \$ 255,000.00 | 1 | | | | |
| Sheet no. 1 of 2 continuation sheets attach Schedule of Creditors Holding Secured Claims | ed | to | (Total of th | is j | bto pag | ge) | \$ 402,860.74 | \$ 130,995.92 |
| | | | (Use only on la | | | | \$ | \$ |

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related

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IN RE Seay, Tommy L III & Seay, Glenna S

Debtor(s)

Case No. _ (If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

| | | | (Continuation Sheet) | | | | | |
|---|----------|---------------------------------------|--|--------------|--------------|----------|---|------------------------------|
| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
| ACCOUNT NO. | | | Assignee or other notification for: | † | T | | | |
| Pierce & Associates, For US Nat'l Bank As Trustee For CMLTI 2007-WFHE3 1 N Dearborn St Ste 1300 Chicago, IL 60602-4331 | | | Wells Fargo Home Mortgage | | | | | |
| | | | VALUE \$ | _ | | | | |
| ACCOUNT NO. | | | Assignee or other notification for: Wells Fargo Home Mortgage | | | | | |
| Wells Fargo Home Mortgage 3480 Stateview Blvd Fort Mill, SC 29715-7203 | | | Wells I algo Home Mortgage | | | | | |
| | | | VALUE \$ | | | | | |
| ACCOUNT NO. | | | Assignee or other notification for: | | | | | |
| Wells Fargo Home Mortgage 8480 Stagecoach Cir Frederick, MD 21701-4747 | | | Wells Fargo Home Mortgage | | | | | |
| | | | VALUE \$ | | | | | |
| ACCOUNT NO. | | | VALUE \$ | | | | | |
| ACCOUNT NO. | | | | T | | | | |
| | | | VALUE \$ | | | | | |
| ACCOUNT NO. | | | | | | | | |
| | | | VALUE \$ | | | | | |
| Sheet no. 2 of 2 continuation sheets attack | hed | to | | | btot | | | _ |
| Schedule of Creditors Holding Secured Claims | | | (Total of t | | pag Tot | | \$ | \$ |

(Use only on last page)

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

\$ 412,203.76 \$ 138,291.42

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IN RE Seay, Tommy L III & Seay, Glenna S

1 continuation sheets attached

Debtor(s)

Case No. _____(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. ©1993-2009 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). **Deposits by individuals** Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). **▼** Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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(If known)

IN RE Seay, Tommy L III & Seay, Glenna S

Debtor(s)

_ Case No. _

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

| | | | (Type of Priority for Claims Listed on This Sheet | :) | | | | | | |
|---|----------|---------------------------------------|--|--------------|--------------|-------------|----------|-----------------------|--------------------------------------|--|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | CONTINGENT | UNLIQUIDATED | Dispiration | DISPUIED | AMOUNT OF CLAIM | AMOUNT ENTITLED TO PRIORITY | AMOUNT NOT ENTITLED TO PRIORITY, IF ANY |
| ACCOUNT NO. 7000 | t | J | Unpaid 2009 Will County Real | t | t | | | | | |
| Will County Real Estate Taxes Will County Office Building 302 N Chicago St Joliet, IL 60432-4059 | | | Estate taxes (1/1/09-11/30/09). | | | | | 6,878.92 | 6,878.92 | |
| ACCOUNT NO. | | | | | | | | | | |
| ACCOUNT NO. | | | | | | | | | | |
| ACCOUNT NO. | _ | | | | | | | | | |
| ACCOUNT NO. | | | | | | | | | | |
| ACCOUNT NO. | | | | | | | | | | |
| Sheet no1 of1 continuation sheet: Schedule of Creditors Holding Unsecured Priority | s att | ached aims | to (Totals of t | Sub nis p | | | | 6,878.92 | \$ 6,878.92 | \$ |
| | | | nedule E. Report also on the Summary of Sci | , | Tot | tal | | | | |
| (Us report also on th | se oi | nly on atistic | last page of the completed Schedule E. If ap al Summary of Certain Liabilities and Relate | plic | Totabl | le, | | | \$ 6,878.92 | \$ |

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(If known)

IN RE Seay, Tommy L III & Seay, Glenna S

Debtor(s)

Case No. ___

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|----------|---------------------------------------|---|-----------------|--------------|------------|-----------------------|
| ACCOUNT NO. 9864 | | Н | Outstanding medical expenses incurred in 2007. | х | X | X | |
| Advanced Urology Associates, S.C. 312 Campus Dr Joliet, IL 60435-5128 | | | | | | | 295.00 |
| ACCOUNT NO. | | | Assignee or other notification for: | Ħ | | \Box | |
| Creditors Discount For Advanced Urology 115 E Main St Streator, IL 61364-2927 | | | Advanced Urology Associates, S.C. | | | | |
| ACCOUNT NO. 9463 | | w | Medical services rendered to wife in July/August | П | | П | |
| APLM Ltd PO Box 8660 Saint Louis, MO 63126-0660 | | | 2008. | | | | 61.94 |
| ACCOUNT NO. | | J | Disputed telephone bill. | x | Χ | х | |
| AT&T Mobility PO Box 8100 Aurora, IL 60507-8100 | | | | | | | 939.00 |
| _ | | | | Sub | | - 1 | |
| 8 continuation sheets attached | | | (Total of th | - | _ | ` | \$ 1,295.94 |
| | | | (Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Relate | t also tatis | tica | n al | \$ |

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(If known)

IN RE Seay, Tommy L III & Seay, Glenna S

Debtor(s)

_ Case No. _

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

| | | - (1 | Continuation Sneet) | | | | |
|---|----------|---------------------------------------|--|------------|--------------|----------|-----------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO. | | | Assignee or other notification for: | П | | | |
| AFNI For AT&T Mobility PO Box 3427 Bloomington, IL 61702-3427 | - | | AT&T Mobility | | | | |
| ACCOUNT NO. 4435 | | | Outstanding credit card debt. | Н | | | |
| Bank Of America PO Box 15019 Wilmington, DE 19850-5019 | | | J. Comments of the comment of the co | | | | 14.00 |
| ACCOUNT NO. | | | Assignee or other notification for: | | | | |
| Bank Of America 4060 Ogletown Station Newark, DE 19713 | - | | Bank Of America | | | | |
| ACCOUNT NO. | | | Assignee or other notification for: | | | | |
| Bank Of America PO Box 1390 Norfolk, VA 23501-1390 | | | Bank Of America | | | | |
| ACCOUNT NO. | | J | Deficieny judgment rendered IN REM only in | Х | X | Х | |
| Citimortgage Inc. 111 Northpoint Drive Building 4, Suite 100 Coppell, TX 75019 | | | foreclosure case #08 CH 891 against property commonly known as 661 4th Avenue, Joliet, IL 60433. Sheriff's sale occured on October 29, 2008. | | | | 136,032.33 |
| ACCOUNT NO. | | | Assignee or other notification for: | | | | 100,00=100 |
| Hauselman, Rappin & Olswang, Ltd. For Citimortgage, Inc. 39 S Lasalle St Ste 1105 Chicago, IL 60603-1720 | | | Citimortgage Inc. | | | | |
| ACCOUNT NO. 0001 | | w | Outstanding loan debt. Loan obtained on or about | | | | |
| Citizens Bank Asset Recovery RJE 350 PO Box 42021 Providence, RI 02940-2021 | | | 2000 to 2003. | | | | 12,301.73 |
| Sheet no 1 of 8 continuation sheets attached to | _ | | | Sub | | | |
| Schedule of Creditors Holding Unsecured Nonpriority Claims | | | (Total of th | T | ota | al | \$ 148,348.06 |
| | | | (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Related | atis | tica | al | \$ |

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(If known)

IN RE Seay, Tommy L III & Seay, Glenna S

Debtor(s)

_ Case No. _

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

| | | (| Continuation Sheet) | | | | |
|---|----------|---------------------------------------|--|--------------|--------------|----------|---|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO. | | | Assignee or other notification for: | | | | |
| American Education Services For Citizens Bank PO Box 2461 Harrisburg, PA 17105-2461 | | | Citizens Bank | | | | |
| ACCOUNT NO. | | | Assignee or other notification for: | | | | |
| Mercantile Adjustment Bureau, LLC. For Citizens Bank PO Box 9016 Buffalo, NY 14231-9016 | - | | Citizens Bank | | | | |
| ACCOUNT NO. 1360 | | | Outstanding credit card debt. | | | | |
| GE/JC Penney PO Box 981402 El Paso, TX 79998-1402 | | | | | | | 1,505.00 |
| ACCOUNT NO. 5889 | | J | Outstanding medical expenses incurred by wife in | | | | -,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |
| Guardian Anesthesia Associates 2000 Ogden Ave Aurora, IL 60504-7222 | | | July/August 2008 | | | | |
| | | | | | | | 51.92 |
| ACCOUNT NO. Guardian Anesthesia 185 Penny Ave East Dundee, IL 60118-1454 | - | | Assignee or other notification for: Guardian Anesthesia Associates | | | | |
| ACCOUNT NO. | | | Assignee or other notification for: | | | \dashv | |
| Medical Business Bureau For Guardian Anesthesia PO Box 1219 Park Ridge, IL 60068-7219 | | | Guardian Anesthesia Associates | | | | |
| ACCOUNT NO. | | | Assignee or other notification for: | | | | |
| Medical Business Bureau For Guardian Anesthesia 1175 Devin Dr Ste 173 Norton Shores, MI 49441-6079 | | | Guardian Anesthesia Associates | | | | |
| Sheet no. 2 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | (Total of th | Subt | | - 1 | \$ 1,556.92 |
| | | | (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Related | also atis | tica | n ıl | \$ |

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(If known)

IN RE Seay, Tommy L III & Seay, Glenna S

Debtor(s)

_ Case No. _

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

| | | (1 | Continuation Sneet) | | | | |
|--|----------|---------------------------------------|---|-------------|--------------|----------|-----------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO. 2193 | | w | Outstanding credit card debt. Account closed in | | | х | |
| HSBC Bank PO Box 5253 Carol Stream, IL 60197-5253 | - | | 3/2008. | | | | 225.22 |
| ACCOUNTING | | | Assignee or other notification for: | H | | | 635.33 |
| ACCOUNT NO. HSBC Card Services PO Box 80084 Salinas, CA 93912-0084 | - | | HSBC Bank | | | | |
| ACCOUNT NO. | | | Assignee or other notification for: | | | | |
| I.C. System, Inc. For HSBC Card Services PO Box 64887 Saint Paul, MN 55164-0887 | - | | HSBC Bank | | | | |
| ACCOUNT NO. | | | Assignee or other notification for: | | | | |
| Redline Recovery Services, LLC For HSBC Bank 6201 Bonhomme Rd Ste 100S Houston, TX 77036-4379 | | | HSBC Bank | | | | |
| ACCOUNT NO. | | J | Tollway violations. | | | | |
| Illinois Tollway 2700 Ogden Ave Downers Grove, IL 60515-1703 | | | | | | | 993.20 |
| ACCOUNT NO. | | | Assignee or other notification for: | | | | 000.20 |
| GC Services Ltd Partnership Collections For Illinois Tollway PO Box 79 (037) Elgin, IL 60121-0079 | | | Illinois Tollway | | | | |
| ACCOUNT NO. 2471 | | w | Outstanding medical expenses incurred by wife. | П | | | |
| MinuteClinic P.O. Box 1450 NW 5594 Minneapolis, MN 55485-5780 | | | | | | | |
| | | | | Ш | | Ц | 84.00 |
| Sheet no 3 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | (Total of th | | age |) | \$ 1,712.53 |
| | | | (Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate | als atis | tica | n al | \$ |

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(If known)

IN RE Seay, Tommy L III & Seay, Glenna S

Debtor(s)

_ Case No. _

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

| | | (| Continuation Sheet) | | | | |
|---|----------|---------------------------------------|---|----------------|--------------|-----------|---|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO. 1454 | | w | Medical services rendered to wife on 7/27/07. | | | H | |
| Prairie Emergency Service PO Box 176 Le Roy, IL 61752-0176 | - | | | | | | 143.02 |
| ACCOUNT NO. | | | Assignee or other notification for: | H | | | |
| Account Resolution Services For Prairie Emergency Service PO Box 189018 Fort Lauderdale, FL 33318-9018 | - | | Prairie Emergency Service | | | | |
| ACCOUNT NO. | | | Assignee or other notification for: | | | | |
| HRRG For Prairie Emergency Service PO Box 189053 Fort Lauderdale, FL 33318-9053 | | | Prairie Emergency Service | | | | |
| ACCOUNT NO. | | | Outstanding medical expenses. | | | | |
| Provena St. Joseph Medical Center 333 Madison St Joliet, IL 60435-8200 | | | | | | | 1,318.00 |
| ACCOUNT NO. | | | Assignee or other notification for: | H | | | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |
| KCA Financial Services For Provena St. Joseph Medical Center 628 North St Geneva, IL 60134-1356 | • | | Provena St. Joseph Medical Center | | | | |
| ACCOUNT NO. Many | | J | Outstanding medical expenses for husband and | H | | H | |
| Quest Diagnostics P.O. Box 64804 Baltimore, MD 21264-4804 | - | | wife in 2008 and 2009. | | | | 1,152.59 |
| ACCOUNT NO. | | | Assignee or other notification for: | \vdash | | \forall | 1,102.00 |
| American Medical Collection Agency For Quest Diagnostics 2269 Saw Mill River Rd, Building 3 Elmsford, NY 10523-3848 | | | Quest Diagnostics | | | | |
| Sheet no. 4 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | (Total of th | - | age | ;) | \$ 2,613.61 |
| | | | (Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate | t als tatis | tica | n al | \$ |

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(If known)

IN RE Seay, Tommy L III & Seay, Glenna S

Debtor(s)

_ Case No. _

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

| | | (1 | Continuation Sneet) | | | | |
|--|----------|---------------------------------------|--|---------------|---------------------|----------------------|----------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | MOUNT OF CLAIM |
| ACCOUNT NO. | | | Assignee or other notification for: | T | | | |
| Credit Collection Services For Quest Diagnostics 2 Wells Ave Dept 587 Newton Center, MA 02459-3208 | | | Quest Diagnostics | | | | |
| ACCOUNT NO. | | | Assignee or other notification for: | | | | |
| Credit Collection Svc. For Quest Payment Processing Center - 27 PO Box 55126 Boston, MA 02205-5126 | | | Quest Diagnostics | | | | |
| ACCOUNT NO. | | w | Medical services rendered to wife. Debtors | х | X | Х | |
| Reproductive Health Specialists 1515 Essington Rd Joliet, IL 60435-2879 | | | dispute that debt is owed. | | | | 2,748.00 |
| ACCOUNT NO. | | | Assignee or other notification for: | | | | 2,7 40.00 |
| Creditors Protection Service For Reproductive Health Specialists 202 W State St Ste 300 Rockford, IL 61101-1116 | | | Reproductive Health Specialists | | | | |
| ACCOUNT NO. Many | | w | Outstanding medical expenses. | H | | | |
| Rush-Copley Ctr For Reproductive Health PO Box 2091 Aurora, IL 60507-2091 | | | | | | | 278.35 |
| ACCOUNT NO. | | | Assignee or other notification for: | | | | |
| ATG Credit For Rush-Copley Ctr Reproductive Health PO Box 14895 Chicago, IL 60614-4895 | | | Rush-Copley Ctr For Reproductive Health | | | | |
| ACCOUNT NO. Many | | w | Medical services rendered to wife in 2008. | | | | |
| Rush-Copley Medical Center PO Box 352 Aurora, IL 60507-0352 | | | | | | | 4 224 07 |
| Sheet no. 5 of 8 continuation sheets attached to | | <u> </u> | | L Sub | tot | L al | 1,334.87 |
| Schedule of Creditors Holding Unsecured Nonpriority Claims | | | (Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate | is p t als | age Fota so o | e) al on al | \$ 4,361.22 |
| | | | Summary of Certain Liabilities and Relate | a D | ata | L.) | \$ |

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IN RE Seay, Tommy L III & Seay, Glenna S

Debtor(s)

_ Case No. _ (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

| | | (| Continuation Sheet) | | | | |
|--|----------|---------------------------------------|--|--------------------|--------------------|----------------|-----------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO. | | | Assignee or other notification for: | H | | | |
| Firstsource Healthcare Advantage, Inc. For Rush-Copley Memorial Hospital 7650 Magna Dr Belleville, IL 62223-3366 | | | Rush-Copley Medical Center | | | | |
| ACCOUNT NO. | | | Assignee or other notification for: | | | | |
| Rush-Copley Medical Center 2000 Ogden Ave Aurora, IL 60504-7222 | - | | Rush-Copley Medical Center | | | | |
| ACCOUNT NO. | | | Assignee or other notification for: | | | | |
| Rush-Copley Memorial Hospital 2000 Ogden Ave Aurora, IL 60504-7222 | | | Rush-Copley Medical Center | | | | |
| ACCOUNT NO. Many | | w | Outstanding medical expenses incurred by wife. | | | | |
| Rush-Copley Medical Group PO Box 2091 Aurora, IL 60507-2091 | | | | | | | |
| ACCOUNT NO. | | | Assignee or other notification for: | \vdash | | | 882.76 |
| First Source Healthcare Advantage, Inc. For Rush-Copley PO Box 33009 Phoenix, AZ 85067-3009 | _ | | Rush-Copley Medical Group | | | | |
| ACCOUNT NO. | | | Assignee or other notification for: | \vdash | | | |
| Rush-Copley Medical Center PO Box 352 Aurora, IL 60507-0352 | _ | | Rush-Copley Medical Group | | | | |
| ACCOUNT NO. 9577 | \vdash | W | Outstanding debt for lawn service. | \vdash | | | |
| Scotts Lawn Service Attn: Collection Department P.O. Box 742585 Cincinnati, OH 45274-2585 | | | | | | | |
| Sheet no. 6 of 8 continuation sheets attached to | L | | | Sub | tot | al | 156.80 |
| Schedule of Creditors Holding Unsecured Nonpriority Claims | | | (Total of the (Use only on last page of the completed Schedule F. Repor | is p T t als | age Γota o o | e) al on | \$ 1,039.56 |
| | | | the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate | | | | \$ |

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(If known)

IN RE Seay, Tommy L III & Seay, Glenna S

Debtor(s)

_ Case No. _

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

| | | (| Continuation Sheet) | | | | |
|--|----------|---------------------------------------|--|--------------|----------------------|---------------|-----------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO. | | | Assignee or other notification for: | | | | |
| American Profit Recovery For Scotts Lawn 34405 W 12 Mile Rd Ste 379 Farmington Hills, MI 48331-5608 | | | Scotts Lawn Service | | | | |
| ACCOUNT NO. | | Н | Outstanding dental expenses. | | | | |
| Sears Dental 3340 Mall Loop Dr Joliet, IL 60431-1057 | | | | | | | 997.00 |
| ACCOUNT NO. | | | Assignee or other notification for: | | | | 337.00 |
| Lou Harris Company For Sears Dental 613 Academy Dr Northbrook, IL 60062-2420 | | | Sears Dental | | | | |
| ACCOUNT NO. 4226 | | W | Outstanding medical expenses incurred by wife. | | | | |
| Starsurgical PO Box 88543 Carol Stream, IL 60188-0543 | | | | | | | 20.00 |
| ACCOUNT NO. 0001 | | Н | Auto loan for 2003 Mercedes. Vehicle was | | | | 38.88 |
| Triad Financial PO Box 982025 North Richland Hills, TX 76182-8025 | | | voluntarily surrendered for repossession in July 2009. | | | | 16,873.12 |
| ACCOUNT NO. | | | Assignee or other notification for: | | | | 10,010.12 |
| Triad Financial 7755 Center Ave # 1190 Huntington Beach, CA 92647-3007 | • | | Triad Financial | | | | |
| ACCOUNT NO. | l | J | Possible in personum judgment rendered in | x | Х | X | |
| U.S. Bank Nat'l Association, As Trustee C/O Pierce & Associates, P.C. 1 N Dearborn St Ste 1300 Chicago, IL 60602-4331 | | | foreclosure case 08 CH 839 involving the property commonly known as 106 Edison Road, Joliet, IL 60433. Sheriff's sale occured on Sept. 3, 2008. | | | | 26,000.00 |
| Sheet no 7 of 8 continuation sheets attached to | | | <u> </u> | L Sub | tota | al | |
| Schedule of Creditors Holding Unsecured Nonpriority Claims | | | (Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate | als tatis | Fota o o stica | al n al | \$ 43,909.00 |

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(If known)

Summary of Certain Liabilities and Related Data.)

IN RE Seay, Tommy L III & Seay, Glenna S

Debtor(s)

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

| | | (| Continuation Sneet) | | | | |
|---|----------|---------------------------------------|---|----------------|--------------|----------|-----------------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| ACCOUNT NO. 5681 | | w | Outstanding medical expenses incurred by | T | | П | |
| University Pathologists, P.C. 5620 Southwyck Blvd Toledo, OH 43614-1501 | | | husband. | | | | 220.40 |
| ACCOUNT NO. 5632 | + | w | Outstanding debt related to student loans. From | + | - | Н | 230.48 |
| US Department Of Education Direct Loan Servicing Center PO Box 5609 Greenville, TX 75403-5609 | | | 5/28/2009-4/28/2010, debtor not required to make loan payments. | | | | 57,773.98 |
| ACCOUNT NO. | | | Assignee or other notification for: | + | | Н | 31,113.90 |
| Direct Loan Services For US Dept. Of Ed PO Box 5609 Greenville, TX 75403-5609 | | | US Department Of Education | | | | |
| ACCOUNT NO. 1898 | | J | For medical services rendered to wife in March | | | | |
| Valley Imaging Consultants 6910 S Madison St Willowbrook, IL 60527-5504 | | | 2008 | | | | |
| AGGOVINTANO | | | Assignee or other notification for: | \perp | | \vdash | 108.92 |
| ACCOUNT NO. ATG Credit, LLC. For Valley Imaging Consultants PO Box 14895 Chicago, IL 60614-4895 | | | Valley Imaging Consultants | | | | |
| ACCOUNT NO. | | | | | | | |
| ACCOUNT NO. | | | | | | | |
| | | | | | | | |
| Sheet no. 8 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | (Total of the | | | e) | \$ 58,113.38 |
| | | | (Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate | t als tatis | o o | n al | \$ 262.950.22 |

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Debtor(s)

IN RE Seay, Tommy L III & Seay, Glenna S

Case No.

(If known)

Desc Main

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
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Desc Main

IN RE Seay, Tommy L III & Seay, Glenna S

Debtor(s)

Case No. ______(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
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Desc Main

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

(If known)

IN RE Seay, Tommy L III & Seay, Glenna S

Debtor(s)

Case No.

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

| Debtor's Marital Status | | DEPENDENTS (| OF DEBTOR AND | SPOU: | SE | | |
|---|-------------------|--|-----------------|------------|--|------------|----------|
| Married | | RELATIONSHIP(S): | | | | AGE(S) |): |
| | | | | | | | |
| EMPLOYMENT: | | DEBTOR | | | SPOUSE | | |
| Occupation | Warehouse L | | nancial Manag | | | | |
| Name of Employer | Filtration Gro | | etna Life Insur | | Company | | |
| How long employed | 15 Years | | Years | | , , | | |
| Address of Employer | 912 E. Washii | ngton Street 15 | 1 Farmington | Aven | ue | | |
| | Joliet, IL 604 | _ | artford, CT 06 | | | | |
| INCOME: (Estima | ate of average or | r projected monthly income at time case filed) | 1 | | DEBTOR | | SPOUSE |
| | _ | lary, and commissions (prorate if not paid mo | | \$ | 3,073.20 | \$ | 7,127.60 |
| 2. Estimated month | | 1 | • | \$ | , | \$ | |
| 3. SUBTOTAL | | | | \$ | 3,073.20 | \$ | 7,127.60 |
| 4. LESS PAYROL | L DEDUCTION | JS | | | <u>, </u> | | |
| a. Payroll taxes a | nd Social Secur | ity | | \$ | 634.47 | \$ | 1,426.21 |
| b. Insurance | | • | | \$ | | \$ | 380.79 |
| c. Union dues | | | | \$ | | \$ | |
| d. Other (specify) | See Schedu | le Attached | | \$ | 1,047.61 | | 290.06 |
| 5 CUDTOTAL O | EDANDOLL D | MEDITORIC | | \$ | | \$ | 2 007 06 |
| 5. SUBTOTAL OI | | | | <u> </u> | 1,682.08 | | 2,097.06 |
| 6. TOTAL NET M | IONTHLY TA | KE HOME PAY | | \$ | 1,391.12 | <u>\$</u> | 5,030.54 |
| | | of business or profession or farm (attach detail | led statement) | \$ | | \$ | |
| 8. Income from rea | | | | \$ | | \$ | |
| 9. Interest and divid | | 11 4 1 114 6 4 11 | . • | \$ | | \$ | |
| | | ort payments payable to the debtor for the deb | tor's use or | ¢ | | ¢ | |
| that of dependents 1 11. Social Security | | ment assistance | | р — | | » — | |
| | | ment assistance | | \$ | | \$ | |
| (Specify | | | | \$ | | \$ | |
| 12. Pension or retir | ement income | | | \$ | | \$ | |
| 13. Other monthly i | income | | | | | | |
| (Specify) | | | | \$ | | \$ | |
| | | | | \$ | | \$ | |
| | | | | \$ | | \$ | |
| 14. SUBTOTAL C | F LINES 7 TH | IROUGH 13 | | \$ | | \$ | |
| 15. AVERAGE M | ONTHLY INC | COME (Add amounts shown on lines 6 and 14 | !) | \$ | 1,391.12 | \$ | 5,030.54 |
| 16 COMRINED / | VERAGE MO | ONTHLY INCOME: (Combine column total | s from line 15. | | | | |
| | | tal reported on line 15) | o irom ime 10, | | \$ | 6,421 | .66 |

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

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IN RE Seay, Tommy L III & Seay, Glenna S

Debtor(s)

Case No.

${\bf SCHEDULE~I-CURRENT~INCOME~OF~INDIVIDUAL~DEBTOR(S)}$

Continuation Sheet - Page 1 of 1

| | DEBTOR | SPOUSE |
|---------------------------|--------|--------|
| Other Payroll Deductions: | | |
| 401K Loan Payment #1 | 124.74 | |
| 401K Loan Payment #2 | 62.27 | |
| 401(K) Plan | 860.60 | 142.55 |
| Life Insurance | | 24.38 |
| 401(K) Loan 2 | | 60.08 |
| 401(K) Loan 3 | | 63.05 |

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(If known)

6,836.96

IN RE Seay, Tommy L III & Seay, Glenna S

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Debtor(s)

Case No.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

| Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, |
|--|
| quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed |
| on Form22A or 22C. |

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| 1. Rent or home mortgage payment (include lot rented for mobile home) | \$ | 2,663.00 |
|---|------|----------|
| a. Are real estate taxes included? Yes No ✓ | | |
| b. Is property insurance included? Yes No | | |
| 2. Utilities: | | |
| a. Electricity and heating fuel | \$ | 300.00 |
| b. Water and sewer | \$ | 90.00 |
| c. Telephone | \$ | 100.00 |
| d. Other Cable TV/Internet/Home Telephone | \$ | 160.00 |
| Cellular Phone | _ \$ | 250.00 |
| 3. Home maintenance (repairs and upkeep) | - \$ | 50.00 |
| 4. Food | \$ | 670.00 |
| 5. Clothing | \$ | 100.00 |
| 6. Laundry and dry cleaning | \$ | |
| 7. Medical and dental expenses | \$ | 119.00 |
| 8. Transportation (not including car payments) | \$ | 317.00 |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ | |
| 10. Charitable contributions | \$ | 200.00 |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | | |
| a. Homeowner's or renter's | \$ | 50.00 |
| b. Life | \$ | 107.00 |
| c. Health | \$ | |
| d. Auto | \$ | 160.00 |
| e. Other | \$ | |
| | \$ | |
| 12. Taxes (not deducted from wages or included in home mortgage payments) | | |
| (Specify) Real Estate Tax Payment | \$ | 625.00 |
| | \$ | |
| 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) | | |
| a. Auto | \$ | 467.00 |
| b. Other Personal Finance Company (Secured Debt) | \$ | 198.96 |
| | \$ | |
| 14. Alimony, maintenance, and support paid to others | \$ | |
| 15. Payments for support of additional dependents not living at your home | \$ | |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ | |
| 17. Other Homeowner Association | \$ | 35.00 |
| Lawn Upkeep/Snow Removal | _ \$ | 100.00 |
| Personal Grooming | \$ | 75.00 |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if | | |

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: **None**

20. STATEMENT OF MONTHLY NET INCOME

applicable, on the Statistical Summary of Certain Liabilities and Related Data.

| a. Average monthly income from Line 15 of Schedule I | \$ 6,421.67 |
|--|-------------|
| b. Average monthly expenses from Line 18 above | \$ 6,836.96 |
| c. Monthly net income (a. minus b.) | \$ -415.29 |

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(If known)

(Print or type name of individual signing on behalf of debtor)

IN RE Seay, Tommy L III & Seay, Glenna S

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Debtor(s)

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **27** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: November 30, 2009 Signature: /s/ Tommy L Seay III Debto Tommy L Seay III **Date: November 30, 2009** Signature: /s/ G. Shamone Seay (Joint Debtor, if any) G. Shamone Seav [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I, the (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Northern District of Illinois

| IN RE: | | Case No |
|------------------------------------|-----------|-----------|
| Seay, Tommy L III & Seay, Glenna S | | Chapter 7 |
| • | Debtor(s) | |

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

| ie | State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, |
|----|---|
| 7 | including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this |
| _ | case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that |
| | maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the |
| | beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing |
| | under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a |
| | joint petition is not filed.) |

AMOUNT SOURCE

90,894.00 2007 gross employment income from Aetna Insurance and Filtration Group.

72,450.00 2008 gross employment income from Aetna Insurance and Filtration Group.

114,367.71 2009 year through 11/28/09 gross employment income from Aetna Insurance and Filtration Group.

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

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Complete a. or b., as appropriate, and c.

| one | a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other |
|-----|---|
| | debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that |
| | constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of |
| | a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit |
| | counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint |
| | petition is filed, unless the spouses are separated and a joint petition is not filed.) |

AMOUNT STILL OWING

AMOUNT

PAID

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Document Sept., October and Nov

1.401.00

16,864.82

Santander Consumer PO Box 660633 payments of \$467 each Dallas, TX 75266-0633

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) 4. Suits and administrative proceedings, executions, garnishments and attachments a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND LOCATION AND CASE NUMBER DISPOSITION Beneficial Illinois, Inc. vs. Arbitration matter/Wage In the circuit court of Will County On August 22, 2008, a Glenna S. Seav **Deduction Municipal Department, Twelfth** judgment was entered Case Number: 08 AR 762 District in favor of Plaintiff. **US Bank National Association. Foreclosure Matter** In the Circuit Court for the 12th Pending As Trustee for CMLTI Judicial Circuit, Will County, 2007-WFHE3 vs. Glenna Joliet, Illinois Shamone Seay; Tommy L. Seay; **Fields of Shorewood Homeowners Association: Unknown Owners and Non Record Claimants** Case Number: 08 CH 3580 None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) DESCRIPTION AND VALUE NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE OF PROPERTY 12/2008 through 11/27/09 **Beneficial Illinois** Approximately \$11,800 8752 W 159th St Ste 2 Orland Park, IL 60462-5365 5. Repossessions, foreclosures and returns None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) DATE OF REPOSSESSION. FORECLOSURE SALE. DESCRIPTION AND VALUE NAME AND ADDRESS OF CREDITOR OR SELLER TRANSFER OR RETURN OF PROPERTY Voluntary repossession of 2003 Mercedes E

Triad Financial

PO Box 982025

North Richland Hills, TX 76182-8025

July 2009

320.

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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| | Case 09-45297 | Doc 1 | Filed 11/30/09 Document | Entered 1 Page 39 of | 1/30/09 15:15:5 | 1 Desc Main |
|---------------|--|---|---|---|--|---|
| 7. Gif | its | | 2000 | . ago oo o. | · - | |
| None | gifts to family members aggrega | ting less than filing under c | s \$200 in value per indiv chapter 12 or chapter 13 | idual family mem must include gift | ber and charitable contr s or contributions by ei | this case except ordinary and usual ributions aggregating less than \$100 ther or both spouses whether or not |
| OR O Whea | E AND ADDRESS OF PERSO RGANIZATION aton Christian Center E North Ave I Stream, IL 60188-2127 | N | RELATIONS DEBTOR, IF Members | | DATE OF GIFT Over 12 months | DESCRIPTION AND VALUE OF GIFT \$2300.00 |
| 8. Los | sses | | | | | |
| None | | Married debto | ors filing under chapter 1 | 2 or chapter 13 n | nust include losses by e | nencement of this case or since the ither or both spouses whether or not |
| 9. Pay | ments related to debt counseli | ng or bankr | uptcy | | | |
| None | | | | | | ys, for consultation concerning debt ately preceding the commencement |
| David 1776 | E AND ADDRESS OF PAYEE d J. Boersma A S Naperville Rd Ste 200 aton, IL 60189-5843 | | | AYMENT, NAM OTHER THAN D | | F OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 1,000.00 |
| 10. O | ther transfers | | | | | |
| None | absolutely or as security within | two years i | mmediately preceding the | he commencemen | nt of this case. (Married | fairs of the debtor, transferred either d debtors filing under chapter 12 or e spouses are separated and a joint |
| None | b. List all property transferred by device of which the debtor is a | | vithin ten years immedia | ately preceding the | e commencement of this | s case to a self-settled trust or similar |
| 11. C | losed financial accounts | | | | | |
| None | transferred within one year in certificates of deposit, or other brokerage houses and other fin | nmediately pr instruments; ancial institu | receding the commence shares and share accou- tions. (Married debtors | ment of this case nts held in banks filing under chap | e. Include checking, sa , credit unions, pension eter 12 or chapter 13 m | nich were closed, sold, or otherwise avings, or other financial accounts, a funds, cooperatives, associations, ust include information concerning the spouses are separated and a joint |
| 12. Sa | afe deposit boxes | | | | | |
| | List each safe deposit or other b | | | | | nables within one year immediately de boxes or depositories of either or |

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both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

 \checkmark

| | Case 09-45297 Doc 1 | Filed 11/30/09 Document | Entered 11/30/09 1 Page 40 of 42 | L5:15:51 D | esc Main |
|--------------------|---|--|---|---|--|
| 15. P | rior address of debtor | | · · | | |
| None | If debtor has moved within three years immedithat period and vacated prior to the commence | | | | |
| | RESS 4th Avenue, Joliet, IL 60433 | NAME US Tommy L. | ED Seay and Shamone Seay | | OF OCCUPANCY 03-March 2007 |
| 901 \ | Wildflower Drive, Shorewood, IL 60404 | Tommy L. | Seay and Shamone Seay | March 2 | 2007-Present |
| 16. S _l | pouses and Former Spouses | | | | |
| None | If the debtor resides or resided in a community p Nevada, New Mexico, Puerto Rico, Texas, Wai identify the name of the debtor's spouse and o | shington, or Wiscon | sin) within eight years immedia | tely preceding the | commencement of the case, |
| | Cnvironmental Information he purpose of this question, the following defini | tions apply: | | | |
| waste | ironmental Law" means any federal, state, or locales or material into the air, land, soil, surface wateleanup of these substances, wastes or material. | _ | | | |
| | " means any location, facility, or property as defi or, including, but not limited to, disposal sites. | ned under any Envir | onmental Law, whether or not p | resently or formerl | ly owned or operated by the |
| | ardous Material" means anything defined as a haz milar term under an Environmental Law. | zardous waste, hazar | dous substance, toxic substance, | hazardous materia | al, pollutant, or contaminant |
| None | a. List the name and address of every site for potentially liable under or in violation of an Environmental Law. | | | | |
| None | b. List the name and address of every site for which the governmental unit to which the notice was | | | it of a release of Ha | azardous Material. Indicate |
| None | c. List all judicial or administrative proceeding is or was a party. Indicate the name and address | | | | |
| 18. N | lature, location and name of business | | | | |
| None | of all businesses in which the debtor was an oppoprietor, or was self-employed in a trade, p commencement of this case, or in which the opposeding the commencement of this case. | officer, director, pa profession, or other a debtor owned 5 pero | rtner, or managing executive of activity either full- or part-time eent or more of the voting or eq | a corporation, par within six years i uity securities with | rtner in a partnership, sole immediately preceding the hin six years immediately |
| | If the debtor is a partnership, list the names, ad | | | | |

of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER **INDIVIDUAL** TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN 5563

NAME **Shamone Seay** **ADDRESS** 901 Wildflower Dr Shorewood, IL 60404-9549 NATURE OF BUSINESS Part-time tax return

BEGINNING AND ENDING DATES 2001-Present

preparation

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 \checkmark

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

24. Tax Consolidation Group

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

| Date: November 30, 2009 | Signature /s/ Tommy L Seay III of Debtor | Tommy L Seay II |
|--------------------------------|---|-----------------|
| Date: November 30, 2009 | Signature /s/G. Shamone Seay of Joint Debtor (if any) | G. Shamone Seay |
| | 0 continuation pages attached | |

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.